

United States Bankruptcy Court
Middle District of North Carolina

In re:
Gina Kathryn Setzer
Debtor

Case No. 10-80069-wls
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0418-1

User: hamrick
Form ID: pdf013

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Total Noticed: 64

Date Rcvd: May 10, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2011.

db +Gina Kathryn Setzer, 1412 Vickers Avenue, Durham, NC 27707-1661
cr +Everhome Mortgage Company, c/o Kimberly A. Sheek, Suite 400, 10130 Perimeter Parkway, Charlotte, NC 28216-2461
784463596 +Absolute Collection Service, 421 Fayetteville Street Mall, Suite 600, Raleigh, NC 27601-1777
784463600 +CATA Bank, PO Box 2328, Hickory, NC 28603-2328
784463598 +Capital One, c/o Northland Group, Inc., Post Office Box 390846, Minneapolis, MN 55439-0846
784463599 +Carolina ENT Associates PA, 55 VilCom Circle, Suite 140, Chapel Hill, NC 27514-1690
784463593 +ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Ste. 100, Woodbury, MN 55125-1703
784504366 +CitiFinancial Services, Inc., P.O. Box 140069, Irving, TX 75014-0069
784463601 +Citifinancial, Attn: Bankruptcy Dept., Post Office Box 140489, Irving, TX 75014-0489
784463587 +Credit Bureau, Post Office Box 26140, Greensboro, NC 27402-6140
784463602 +Credit Bureau of Greensboro, Post Office Box 26140, Greensboro, NC 27402-6140
784463603 +Credit Bureau of Greensboro, VA Regional Loan Center, 1700 Clairmont Rd, Decatur, GA 30033-4032
784463604 +Dr. Wayne Smith, 2500 Blue Ridge Road, Raleigh, NC 27607-6469
784463605 +Durham County Tax Collector, Post Office Box 3397, Durham, NC 27702-3397
784463606 +Durham Regional Hospital, Post Office Box 91040, Durham, NC 27708-1040
784463607 +E-Recovery Solutions, Post Office Box 826, Christiansburg, VA 24068-0826
784463608 +Employment Security Commission, Attn: Benefit Payment Control, Post Office Box 26504, Raleigh, NC 27611-6504
784463589 +Equifax Information Systems LLC, P.O. Box 740241, Atlanta, GA 30374-0241
784474915 +EverHome Mortgage Company, c/o Kimberly A. Sheek, Shapiro & Ingle, LLP, 8520 Cliff Cameron Drive, Suite 300, Charlotte, NC 28269-0019
784478879 +EverHome Mortgage Company, 8100 Nations Way, Jacksonville, FL 32256-4405
784463609 +Everhome Mortgage Company, Post Office Box 2167, Jacksonville, FL 32232-0004
784463590 +Experian, P.O. Box 2002, Allen, TX 75013-2002
784463610 +Greensboro Pathology Associates, PA, Post Office Box 13508, Greensboro, NC 27415-3508
784463611 +HSBC, c/o Phillip & Cohen Associates, Ltd, Post Office Box 48458, Oak Park, MI 48237-6058
784463612 +I.C. Systems, Inc, 444 Highway 96 East, Post Office Box 64437, Saint Paul, MN 55164-0437
784541660 +I.C. Systems, Inc. o/b/o Lake Hickory Hospital, c/o A. Thomas Pokela Attorney at Law, PO Box 2621, Sioux Falls, SD 57101-2621
784463594 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service (MD)**, Post Office Box 21126, Philadelphia, PA 19114-0326)
784463591 +Innovis Data Solutions, Attn: Consumer Assistance, P.O. Box 1534, Columbus, OH 43216-1534
784463613 +Marcia Rementer, DMD, PA, 3811 North Roxboro Road, Durham, NC 27704-5800
784463614 +Mark Chandler, Tax Administrator, PO Box 2200, Lenoir, NC 28645-2200
784463615 +Merchants' Credit Guide Co., 223 West Jackson Boulevard, Chicago, IL 60606-6993
784463588 +NC Child Support, Centralized Collections, Post Office Box 900006, Raleigh, NC 27675-9006
784463618 +NC Department of Revenue, Post Office Box 25000, Raleigh, NC 27640-0002
784463619 +NC Eye Ear Nose & Throat PA, 4102 North Roxboro Road, Durham, NC 27704-2122
784463620 +NCO Financial Services, PO Box 15630, Dept 99, Wilmington, DE 19850-5630
784463616 +Nationwide Credit Corp., Post Office Box 9156, Alexandria, VA 22304-0156
784463617 +Nationwide Credit Corp., 5503 Cherokee Avenue, Alexandria, VA 22312-2307
784463621 +Neurology Services, Inc., 2296 Opitz Blvd., Suite 360, Woodbridge, VA 22191-3346
784463585 +North Carolina Department of Revenue, c/o NC Department of Justice, Post Office Box 629, Raleigh, NC 27602-0629
784463586 +North Carolina Employment Security, Commission, Post Office Box 26504, Raleigh, NC 27611-6504
784463622 +North Carolina Speciality Hospital, P.O. Box 15819, Durham, NC 27704-0819
784463623 +Oxford Management, CS 9018, Melville, NY 11747
784463624 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502)
784477836 +PRA Receivables Management, LLC As Agent of, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
784463625 +Professional Recovery Consultants, 2700 Meridian Parkway Suite 200, Durham, NC 27713-2450
784463626 +RCS, Post Office Box 7229, Westchester, IL 60154-7229
784463628 +Regional Anesthesia, PLLC, Post Office Box 15609, Durham, NC 27704-0609
784463629 +Revenue Production Management, 991 Oak Creek Drive, Lombard, IL 60148-6408
784463630 +Rex Healthcare, Post Office Box 411126, Charlotte, NC 28241-1126
784463631 +Rex Hospital, 2500 Blue Ridge Road, Ste 219, Raleigh, NC 27607-7515
784463632 +Sears National Bankruptcy Center, Post Office Box 20363, Kansas City, MO 64195-0363
784463633 +Sherman Acquisition LP, 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4103
784463634 +Sherman Financial Group, LLC, 85 10th Ave N, New York, NY 10011-4725
784463635 +The Law Offices of John T. Orcutt, 6616-203 Six Forks Road, Raleigh, NC 27615-6524
784463636 +Town of Granite Falls, PO Box 10, Granite Falls, NC 28630-0010
784463592 +Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2000
784463595 +US Attorney's Office (MD), Middle District, Post Office Box 1858, Greensboro, NC 27402-1858
784463637 +Urgent Care, 14573 Potomac Mills Road, Woodbridge, VA 22192-6808
784463638 +Wake County EMS, Post Office Box 863, Lewisville, NC 27023-0863

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784463639 +Wake Heart & Vascular Associates, 4325 Lake Boone Trail, Ste 315, Raleigh, NC 27607-7510
784463640 Weinstein Law Offices, Post Office Box 999, Greensboro, NC 27402-0999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
784552742 +E-mail/Text: resurgentbknotifications@resurgent.com May 10 2011 18:10:03 LVNV Funding, LLC,

c/o Resurgent Capital Services, LP, P.O. Box 10675, Greenville, SC 29603-0675

784497521 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 10 2011 18:29:36 Regional Acceptance, PO Box 1847,
Wilson, NC 27894-1847

784463627 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 10 2011 18:29:36 Regional Acceptance,
266 Beacon Drive, Winterville, NC 28590-7924

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

784463597 ##+Alexandria Radiologists, 2001N Beauregard Street, Suite 200, Alexandria, VA 22311-1724
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

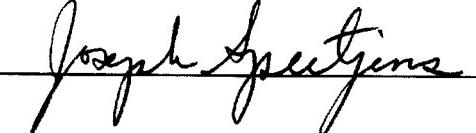
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2011

Signature:



**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

IN THE MATTER OF:) No. B-10-80069 C-13D
Gina K. Setzer)
)
Debtor(s))

**ORDER GRANTING MODIFICATION OF PLAN AND
LIFTING OF THE AUTOMATIC STAY**

On May 5, 2011, a hearing was held on the Motion by the Debtor to modify her Chapter 13 plan, pursuant to 11 U.S.C. §1329, to release property known as 1412 Vickers Ave., Durham, NC (“the real property”) to the lienholder, Everhome Mortgage Co. (“Everhome”). At the hearing, Edward C. Boltz, Esq. appeared on behalf of the Debtor, and Richard M. Hutson II, Standing Trustee appeared. No other party appeared or objected to the Motion. The Court, after considering the Motion and having heard and considered the statements of counsel and the Trustee, finds that there is sufficient evidence of a substantial change in the Debtor’s circumstances and that the modification complies with the provisions of 11 U.S.C. §1325; therefore, it is ORDERED:

1. The Motion by the Debtor pursuant to 11 U.S.C. §1329 is granted.
2. The automatic stay is modified to permit Everhome and any junior lienholder to foreclose upon the real property.
3. Any surplus equity above and beyond valid liens derived from the sale of the real property shall be paid to the Standing Trustee for application to the Debtors’ plan.
4. In the event of a deficiency, Everhome and any junior lien holder shall have 180 days from the entry date of this Order within which to file documented deficiency claims for any deficiency realized from the sale of the real property and failure to file documented deficiency claims within such time will result in the release of the real property being in full satisfaction of the indebtedness due Everhome and any junior lienholder and the Debtor’s liability.
5. The stay of this Order under Rule 4001(a)(3) of the Federal Rules of Bankruptcy Procedure is not applicable.
6. The Debtor’s plan payments are scheduled at \$272.00 per month beginning April, 2011, and shall continue until all secured and priority claims are paid in full and the applicable commitment period is satisfied.

7. Any default in payments prior to April, 2011, under the plan is waived and the plan shall be extended to the term necessary to pay the delinquent amount.

8. Johh T. Orcutt, Esq. is allowed the presumptive fee of \$250.00 for services rendered in the filing of this Motion which shall be paid through the Debtor's plan.

May 9, 2011



United States Bankruptcy Judge

PARTIES IN INTEREST

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**ALL PARTIES OF RECORD AS OF THE DATE OF THE ORDER SHALL BE
SERVED BY THE BANKRUPTCY NOTICING CENTER**